

Fill in this information to identify the case:

Debtor 1 MICHAEL TIMOTHY LYNDS, JR

Debtor 2 MELISSA KAY LYNDS
(Spouse, if filing)

United States Bankruptcy Court of South Carolina

Case number 18-04438-dd

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: U.S. Bank Trust National Association, as Trustee of the Dwelling Series IV Trust Court claim no. (if known):

4

Last 4 digits of any number you use to identify the debtor's account: 3577

Property address: 546 New State Road
Number Street
*Cayce, SC 29033
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
 Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10/01/2022
MM/DD/YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____

MM/DD/YYYY

Debtor1 MICHAEL TIMOTHY LYNDS, JR
First Middle Last

Case number (*if known*) 18-04438-dd

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/Gentry Collins Date 09/22/2022
Signature

Print Gentry Collins Title Attorney
First Name Middle Name Last Name

Company Brock & Scott, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 8757 Red Oak Blvd., Suite 150
Number Street

Charlotte, NC 28217 State ZIP Code
City

Contact phone 704-369-0676 x3016 Email SCBKR@brockandscott.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA
COLUMBIA DIVISION

IN RE:
MICHAEL TIMOTHY LYNDS, JR
aka Michael T Lynds, Jr. aka Michael
Lynds, Jr. aka Michael Lynds aka
Michael Timothy Lynds aka Michael
T Lynds AND **MELISSA KAY**
LYNDS aka Melissa K Lynds aka
Melissa Lynds
DEBTORS

CASE NO. 18-04438-DD
CHAPTER 13

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Response To Notice Of Final Cure Payment has been electronically served or mailed, postage prepaid on this day to the following:

MICHAEL TIMOTHY LYNDS, JR
546 NEW STATE RD
CAYCE, SC 29033-4220

MELISSA KAY LYNDS
546 NEW STATE ROAD
CAYCE, SC 29033

Jason T. Moss, Debtor's Attorney
Moss & Associates, Attorneys, P.A.
816 Elmwood Ave.
Columbia, SC 29201
Lindsey@mossattorneys.com

Pamela Simmons-Beasley, Bankruptcy Trustee
250 Berryhill Road Suite 402
Columbia, SC 29210

US Trustee's Office, US Trustee
Strom Thurmond Federal Building
1835 Assembly St., Suite 953
Columbia, SC 29201

September 22, 2022

/s/Gentry Collins

Gentry Collins, SC Fed. Dist. No. 13219
Travis Menk, SC Fed. Dist. No. 10686
Attorney for Creditor
BROCK & SCOTT, PLLC
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